CLAIMS

WHAT IS CLAIMED IS:

1. A computerized method for optimizing investments on a lot-by-lot basis, the method comprising the steps of:

receiving tax and investment data corresponding to a plurality of individual lots of investments, including taxable lots and derivative rights, and receiving either user-customized investment expectations or financial adviser-based investment expectations at a processor;

performing comparative pro-forma tax sensitivity analysis of the tax and investment data and the analyzed investment expectations on a lot-by-lot basis using the predetermined software program executed by the processor; and

determining and outputting from the processor to an output device a set of financial investment data, including money valuations, representing an optimal after-tax investment strategy path from a plurality of investment strategy paths over the dynamic taxation time range using the predetermined software program to optimize the after-tax proceeds on a lot-by-lot basis from the plurality of investment strategies, wherein the outputted optimal after-tax investment strategy path advises a user of optimal investments to be made, including investments involving taxable lots and derivative rights.

2. The computerized method of claim 1, wherein the predetermined software program is a spreadsheet program.

3. The computerized method of claim 2, wherein the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy path are performed by a plurality of predetermined formula executed by the spreadsheet program.

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4. The computerized method of claim 3, wherein the spreadsheet program is a "LOTUS 1-2-3"-based spreadsheet program available from "LOTUS CORPORATION".

5. The computerized method of claim 1, wherein the step of receiving tax and investment data, user-customized investment expectations, and financial adviser-based investment expectations includes the step of:

receiving the tax and investment data, the user-customized investment expectations, and the financial adviser-based expectations at the processor through an input window displayed on a user interface.

6. The computerized method of claim 5, wherein the software program includes a spreadsheet program for generating a spreadsheet grid including a plurality of cells on the user interface; and

wherein the tax and investment data, the user-customized investment expectations, and the financial adviser-based expectations are received by the processor through data entry into predetermined cells of the spreadsheet grid.

7. The computerized method of claim 5, wherein the software program includes a graphic user interface (GUI) program for generating at least one data entry window as the input window.

8. The computerized method of claim 5, wherein the software program includes a browser for generating at least one network-based data entry window as the input window.

9.   The computerized method of claim 5, wherein the processor includes a computation server for performing the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy path.

5   10.   The computerized method of claim 9, wherein the user interface includes a browser for interfacing with the computation server through the Internet.

11.   The computerized method of claim 9, wherein the user interface includes a browser for interfacing with the computation server through an intranet.

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12.   A system for optimizing after-tax proceeds of a plurality of investments on a lot-by-lot basis, the system comprising:

a user interface for receiving tax and investment data corresponding to a plurality of individual lots of investments, including taxable lots and derivative rights, and receiving either user-customized investment expectations or financial

15   adviser-based investment expectations; and

a processor executing a predetermined software program for processing the tax and investment data and either the user-customized investment expectations or the financial/adviser-based investment expectations; for performing

20   comparative pro-forma tax sensitivity analysis of the tax and investment data and the investment expectations on a lot-by-lot basis using the predetermined software program; and for determining and outputting from the processor to an output device a set of financial investment data, including money valuations, representing an optimal after-tax investment strategy path from a plurality of investment strategy

25   paths over the dynamic taxation time range using the predetermined software program to optimize the after-tax proceeds on a lot-by-lot basis from the plurality of investment strategies, wherein the outputted optimal after-tax investment strategy

path advises a user of optimal investments to be made, including investments

involving taxable lots and derivative rights.

13. The system of claim 12, wherein the predetermined software program

5   is a spreadsheet program.

14. The system of claim 13, wherein the comparative pro-forma tax

sensitivity analysis and the determination of the optimal after-tax investment

strategy path are performed by a plurality of predetermined formula executed by the

10   spreadsheet program.

15. The system of claim 14, wherein the spreadsheet program is a

"LOTUS 1-2-3"-based spreadsheet program available from "LOTUS

CORPORATION".

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16. The system of claim 12, wherein the step of receiving tax and

investment data, user-customized investment expectations, and financial adviser-

based investment expectations includes the step of:

receiving the tax and investment data, the user-customized

20   investment expectations, and the financial adviser-based expectations at the

processor through an input window displayed on a user interface.

17. The system of claim 16, wherein the software program includes a

spreadsheet program for generating a spreadsheet grid including a plurality of cells

25   on the user interface; and

wherein the tax and investment data, the user-customized investment expectations, and the financial adviser-based expectations are received by the processor through data entry into predetermined cells of the spreadsheet grid.

5   18.   The system of claim 16, wherein the software program includes a browser for generating at least one network-based data entry window as the input window.

19.   The system of claim 16, wherein the processor includes a

10   computation server for performing the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy path.

20.   The system of claim 19, wherein the user interface includes a browser for interfacing with the computation server through the Internet.

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21.   A system for optimizing after-tax proceeds of a plurality of investments on a lot-by-lot basis, the system comprising:

        a user interface for receiving tax and investment data corresponding to a plurality of individual lots of investments, including taxable lots and derivative

20   rights, and receiving either user-customized investment expectations or financial adviser-based investment expectations; and

        a processor executing a software program and including:

                means for processing the tax and investment data and either the user-customized investment expectations or the financial adviser-based

25   investment expectations;

means for performing comparative pro-forma tax sensitivity analysis of the tax and investment data and the investment expectations on a lot-by-lot basis using the predetermined software program; and

means for determining and outputting from the processor to

5   an output device a set of financial investment data, including money valuations, representing an optimal after-tax investment strategy path from a plurality of investment strategy paths over the dynamic taxation time range using the predetermined software program to optimize the after-tax proceeds on a lot-by-lot basis from the plurality of investment strategies, wherein the outputted optimal after-

10   tax investment strategy path advises a user of optimal investments to be made, including taxable lots and derivative rights.

22.   The system of claim 21, wherein the software program includes a spreadsheet program for executing a plurality of predetermined formula

15   implementing the processing means, the performing means, and the determining means of the processor.

23.   A computer-readable medium for use in a computer to optimize after-tax proceeds of investments on a lot-by-lot basis, the computer read-able medium

20   storing a predetermined software program implementing a method comprising the steps of:

receiving tax and investment data corresponding to a plurality of individual lots of investments, including taxable lots and derivative rights, and receiving either user-customized investment expectations or financial adviser-based

25   investment expectations at a processor of the computer;

performing comparative pro-forma tax sensitivity analysis of the tax and investment data and the investment expectations on a lot-by-lot basis using the predetermined software program executed by the processor; and

determining and outputting from the processor to an output device a

5   set of financial investment data, including money valuations, representing an optimal after-tax investment strategy path from a plurality of investment strategy paths over the dynamic taxation time range using the predetermined software program to optimize the after-tax proceeds on a lot-by-lot basis from the plurality of investment strategies, wherein the outputted optimal after-tax investment strategy path advises a

10   user of optimal investments to be made, including investments involving taxable lots and derivative rights.

    24.   The computer-readable medium of claim 23, wherein the

15   predetermined software program is a spreadsheet program.

    25.   The computer-readable medium of claim 24, wherein the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy path are performed by a plurality of predetermined formula

20   executed by the spreadsheet program.

    26.   The computer-readable medium of claim 25, wherein the spreadsheet program is a "LOTUS 1-2-3"-based spreadsheet program available from "LOTUS CORPORATION".

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    27.   The computerized method claim 1, wherein the plurality of lots of investments include bonds.

28.   The system of claim 12, wherein the plurality of lots of investments include bonds.

5   29.   The system of claim 21, wherein the plurality of lots of investments include bonds.

30.   The computer-readable medium of claim 23, wherein the plurality of lots of investments include bonds.